



# Protecting your school community with accident and injury cover

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# Protecting students and teachers at school and during extra-curricular activities

We understand that the safety of your teachers and students is paramount. That's why the P&C Association of NSW have partnered with AHI to provide accident and injury cover.

## Why AHI Accident Cover?

**Added protection:** Whether it's travelling to and from school, participating in extra-curricular activities, or simply playing with friends in the playground, our cover helps provide financial protection for students and teachers in case of an accident.

**Added peace of mind:** With AHI's accident cover, you can rest a little easier knowing that in the event of an unexpected accident or injury, the financial burden is one less thing to worry about. This allows you to focus on what truly matters - the well-being and recovery of students and teachers.

## Stay protected with AHI

With AHI's accident and injury cover, we help safeguard your school community, giving you added confidence to enjoy school life.

## About AHI

AHI, part of the Tokio Marine Group - one of the world's largest insurers - are a specialist accident and health underwriting agency with over 25 years' experience.

Located in Australia, our nationwide underwriting team, in collaboration with our in-house claims team, prioritises the wellbeing and financial security of our clients - to protect what matters most.



# Liam's journey to recovery

## Incident on the playground

Liam, a 10-year-old student, was enjoying a game of soccer with his friends during lunchtime when he twisted his knee. The teacher on duty immediately saw the accident and notified the school administration.

## Medical response and treatment

Liam was taken to the emergency room, where he was diagnosed with a ruptured anterior cruciate ligament. He underwent surgery to repair the injury. Post-surgery, Liam received a prescription for medication, a shower chair, and crutches to assist him during the initial recovery phase.

## Road to recovery

Two weeks after surgery, Liam began physiotherapy sessions as advised by his doctor. During these sessions, he transitioned to using a knee brace, which provided increased mobility and allowed him to return to school.

## Support and care

Thanks to the swift actions of the school staff and the medical care he received, Liam was able to focus on his recovery and return to his normal activities with confidence.

## Claimable expenses

For Liam's family there were some claimable expenses including:

- Non-medicare medical expenses (not covered by private health insurance), up to \$7,500, included hospital expenses, physiotherapy and prescription medication
- Out of pocket expenses, up to \$300, including car parking costs for appointments, crutches, shower chair and knee brace
- A cash benefit, up to \$1,500 (capped at \$100/day), was paid during the time Liam was unable to attend school to assist the family with care

## Benefits overview

### Benefit payment examples\*

- Broken bones
- Loss of teeth and dental procedures
- Home and vehicle modifications

### Out-of-pocket expenses\*

**Up to \$300:** This covers travel costs associated with treatment, medical support items (e.g., moon boots and crutches), replacement of damaged items, and more.

### Non-medicare medical expenses\*

**Up to \$7,500:** Not all medical expenses are covered by Medicare, so AHI will cover some of these additional expenses.

*\*Please refer to the policy wording for all terms and conditions.*



# Enquiries

## Andrews Insurance Services

Andrews Insurance Services works with AHI as a Broker for this product. Please contact them directly for more information.

Phone: 02 9680 1700

Email: [ais@andrewsinsurance.com.au](mailto:ais@andrewsinsurance.com.au)

[andrewsinsurance.com.au](http://andrewsinsurance.com.au)



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## AHI

For any claims enquiries or information please contact the AHI team.

Phone: 1800 618 700

Email: [claims@ahiinsurance.com.au](mailto:claims@ahiinsurance.com.au)

[ahiinsurance.com.au](http://ahiinsurance.com.au)



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